

Bank Name	OP Osuuskunta
LEI Code	7437003B5WFBOIEFY714
Country Code	FI

The information on Collateral valuation - loans and advances applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances divided by total loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or above, therefore this bank is not required to report it to the EBA.



Key Metrics

(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
Available capital (amounts)						
Common Equity Tier 1 (CET1) capital - transitional period	14,024	14,111	14,358	14,902	C 01.00 (r0020,c0010)	Article 50 of CRR
Common Equity Tier 1 (CET1) capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	14,024	14,111	14,358	14,902	C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010)	Article 50 of CRR
Tier 1 capital - transitional period	14,024	14,111	14,358	14,902	C 01.00 (r0015,c0010)	Article 25 of CRR
Tier 1 capital as if IFRS 9 or analogous ECLs transitional arrangements had not been applied - transitional definition	14,024	14,111	14,358	14,902	C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020)	Article 25 of CRR
Total capital - transitional period	15,499	15,595	15,816	16,341	C 01.00 (r0010,c0010)	Articles 4(118) and 72 of CRR
Total capital - transitional period - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	15,499	15,595	15,816	16,341	C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030)	Articles 4(118) and 72 of CRR
Risk exposure amounts						
Total risk exposure amount	73,346	73,511	73,112	71,598	C 02.00 (r0010,c0010)	Articles 92(3), 95, 96 and 98 of CRR
Total risk exposure amount as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	73,346	73,511	73,112	71,598	C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040)	Articles 92(3), 95, 96 and 98 of CRR
Capital ratios						
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.12%	19.20%	19.64%	20.81%	CA3 {1}	-
Common Equity Tier 1 (as a percentage of risk exposure amount) - transitional definition - as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.12%	19.20%	19.64%	20.81%	(C 01.00 (r0020,c0010) - C 05.01 (r0440,c0010))/ (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Tier 1 (as a percentage of risk exposure amount) - transitional definition	19.12%	19.20%	19.64%	20.81%	CA3 {3}	-
Tier 1 (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	19.12%	19.20%	19.64%	20.81%	(C 01.00 (r0015,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020))/(C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Total capital (as a percentage of risk exposure amount) - transitional definition	21.13%	21.21%	21.63%	22.82%	CA3 {5}	•
Total capital (as a percentage of risk exposure amount) as if IFRS 9 or analogous ECLs transitional arrangements had not been applied	21.13%	21.21%	21.63%	22.82%	(C 01.00 (r0010,c0010) - C 05.01 (r0440,c0010) - C 05.01 (r0440,c0020) - C 05.01 (r0440,c0030) / (C 02.00 (r0010,c0010) - C 05.01 (r0440,c0040))	
Leverage ratios						
Leverage ratio total exposure measure - using a transitional definition of Tier 1 capital	144,628	148,849	146,105	145,733	C 47.00 (r0300,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR
Leverage ratio - using a transitional definition of Tier 1 capital	9.70%	9.48%	9.83%	10.23%	C 47.00 (r0340,c0010)	Article 429 of the CRR; Delegated Regulation (EU) 2015/62 of 10 October 2014 amending CRR



Leverage ratio

	(mln EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
A.1	Tier 1 capital - transitional definition	14,024	14,111	14,358	14,902	C 47.00 (r0320,c0010)	
A.2	Tier 1 capital - fully phased-in definition	14,024	14,111	14,358	14,902	C 47.00 (r0310,c0010)	Article 429 of the CRR; Delegated Regulation (EU)
B.1	Total leverage ratio exposures - using a transitional definition of Tier 1 capital	144,628	148,849	146,105	145,733	C 47.00 (r0300,c0010)	2015/62 of 10 October 2014 amending CRR
B.2	Total leverage ratio exposures - using a fully phased-in definition of Tier 1 capital	144,628	148,849	146,105	145,733	C 47.00 (r0290,c0010)	
C.1	Leverage ratio - using a transitional definition of Tier 1 capital	9.70%	9.48%	9.83%	10.23%	[A.1]/[B.1]	
C.2	Leverage ratio - using a fully phased-in definition of Tier 1 capital	9.70%	9.48%	9.83%	10.23%	[A.2]/[B.2]	

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		oroin EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE	REGULATION
	A	(999) EUR, %) OWN FUNDS	15,499	15,595	15,816	16,341	C 01.00 (r0010,c0010)	Atticles 4(118) and 72 of CRR
	A.1	COMMON EQUITY TIER 1 CAPITAL (net of deductions and after applying transitional adjustments)	14,024	14,111	14,358	14,902	C 01.00 (40020,c0010)	Atticle 50 of CFR
	A1.1	Capital instruments eligible as CET1 Capital (including share premium and net own capital	3,517	3,356	3,388	3,422	C 01.00 (40030,c0010)	Articles 26(1) points (a) and (b), 27 to 29, 36(1) point (f) and 42 of CRR
	A.1.2	instruments) Retained earnings	9,435	9,716	9,930	10,461	C 01.00 (r0130,c0010)	Articles 26(1) point (c), 26(2) and 36 (1) points (a) and (i) of CRR
	A.1.3	Accumulated other comprehensive income	-630	-574	-547	-520	C 01.00 (r0180,c0010)	Articles 4(100), 26(1) point (d) and 35 (1) point (l) of CFR
	A1.4	Other Reserves	2,123	2,123	2,123	2,123	C 01.00 (r0200,c0010)	Articles 4(117) and 26(1) point (e) of CRR
	A.1.5	Funds for general banking risk	0	0	0	0	C 01.00 (40210,c0010)	Articles 4(112), 26(1) point (f) and 36 (1) point (f) of CRR
	A.1.6	Minority interest given recognition in CET1 capital	0	0	0	0	C 01.00 (19230,c0010)	Artische B4 er C ERR
	A.1.7	Adjustments to CET1 due to prudential filters	240	149	161	167	C 01.00 (19250,c0010)	Articles 32 to 35 of and 35 (1) point (i) of CRR
	A.1.8	(-) Intangible assets (including Goodwill)	-325	-314	-315	-311	C 01.00 (r0300,c0010) + C 01.00 (r0340,c0010)	Articles 4(113), 36(1) point (b) and 37 of CRR. Articles 4(115), 36(1) point (b) and 37 point (s) of CCR
	A.1.9	(-) DTAs that rely on future profitability and do not arise from temporary differences net of associated	0	0	0	0	C 01.00 (19370,c0010)	Articles 36(1) point (c) and 38 of CRR
	A1.10	OTLs (-) IRB shortfall of credit risk adjustments to expected losses	0	0	0	0	C 01.00 (0380,c0010)	Articles 36(1) point (cl), 40 and 150 of CRR
	A1.11		-171	-154	-173	-184	C 01.00 (0380,c0010)	Articles 4(109), 36(1) point (e) and 41 of CRR
	A1.11	(-) Defined benefit pension fund assets				-184	C 01.00 (9380,c0010)	Atticiss 4(122), 30(1) point (g) and 41 or Lieu Atticiss 4(122), 30(1) point (g) and 44 of CRR
		(-) Reciprocal cross holdings in CET's Capital	0	0	0			
	A1.13		0	0	0	0	C 01.00 (r0450,c0010) C 01.00 (r0450,c0010) +	Articles 36(1) point (() of CRR Articles 4(26), 36(1) point (b) (() and 85 to 91 of CRR; Articles 36(1) point (b) ((4, 243(1) point (b), 244(1)
	A1.14	(-) Deductions related to assets which can alternatively be subject to a 1 250% risk weight	0	0	0	0	C 01.00 (9470,c0010) + C 01.00 (9471,c0010)+ C 01.00 (9472,c0010)	point (b) and 208 of CRR, Articles 36(1) point k) (iii) and 379(3) of CRR; Articles 36(1) point k) (iv) and 153(8) of CRR and Articles 36(1) point k) (v) and 153(8) of CRR.
	A.1.14.1	Of which: from securitisation positions (-) (-) Holdings of CET1 capital instruments of financial sector entities where the institution does not have	0	0	0	0	C 01.00 (r0460,c0010)	Articles 35(1) point (k) (ii), 243(1) point (b), 244(1) point (b) and 236 of CRR
	A1.15	a significant investment	0	0	0	0	C 01.00 (r0480,c0010)	Articles 4(27), 30(1) point (h); 43 to 46, 49 (2) and (3) and 79 of CRR
	A1.16	(-) Deductible DTAs that rely on future profitability and arise from temporary differences (-) Holdinas of CETI capital instruments of financial sector entities where the institution has a	0	0	0	0	C 01.00 (r0490,c0010)	Articles 26(1) point (c) and 30; Articles 48(1) point (a) and 48(2) of CPR
OWN FUNDS Transitional period	A1.17	significant investment	0	0	0	0	C 01.00 (r9500,c0010)	Articles 4(27); 35(1) point (i); 43, 45; 47; 48(1) point (b); 49(1) to (3) and 79 of CRR
	A1.18		0	0	0	0	C 01.00 (r0510,c0010)	Article 48 of CPR
	A.1.18A		-28	-37	-40	-60	C 01.00 (r0513,c0010)	Article 36(1), point (m) and Article 47c CRR
	A.1.18B		0	0	0	0	C 01.00 (r0514,c0010)	Article 36(1), point (n) and Article 133c(2) CRR
	A.1.18C		0	0	0	0	C 01.00 (49515,c0010)	Article 36(1), point (i) CRR
	A.1.19		-137	-154	-167	-196	C 01.00 (r0524,c0010)	Addicte 3 CRR
	A.1.20		0	0	0	0	C 01.00 (r0529,c0010)	-
	A.1.21		0	0	0	0	CA1(1.11.6 * 1.11.8 * 1.11.26)	-
	A.1.21.1		0	0	0	0	C 01.00 (r0220,c0010)	Articles 483(1) to (3), and 484 to 487 of CRR
	A.1.21.2		0	0	0	0	C 01.00 (r0240,c0010)	Adicios 479 and 480 of CRR
	A.1.21.3		0	0	0	0	C 01.00 (r0520,c0010)	Articles 460 to 472, 478 and 481 of CRR
	A.2	ADDITIONAL TIER 1 CAPITAL (net of deductions and after transitional adjustments)	0	0	0	0	C 01.00 (r0530,c0010)	Article 63 of CFR
	A.2.1		0	0	0	0	C 01.00 (r0540,c0010) + C 01.00 (r0670,c0010)	
	A.2.2		0	0	0	0	C 01.00 (40720,c0010) C 01.00 (40700,c0010) + C 01.00 (40700,c0010) +	
	A.2.3		0	0	0	0	C 01.00 (+0500,c0010) + C 01.00 (+0700,c0010) + C 01.00 (+0710,c0010) + C 01.00 (+0740,c0010) + C 01.00 (+0744,c0010) + C 01.00 (+0740,c0010)	
	A.2.4	Additional Tier 1 transitional adjustments	0	0	0	0	C 01.00 (10660,c0010) + C 01.00 (10680,c0010) + C 01.00 (10730,c0010)	
	A.3	TIER 1 CAPITAL (net of deductions and after transitional adjustments)	14,024	14,111	14,358	14,902	C 01.00 (r9015,c0010)	Article 25 of CERT
	A.4	TIER 2 CAPITAL (net of deductions and after transitional adjustments)	1,475	1,484	1,458	1,439	C 01.00 (r0750,c0010)	Article 71 of CRR
	A4.1		1,308	1,308	1,288	1,288	C 01.00 (r0760,c0010) + C 01.00 (r0890,c0010) C 01.00 (r0910,c0010) + C 01.00 (r0920,c0010) +	
	A.4.2		101	120	122	112	C 01.00 (4950,c0010) + C 01.00 (4950,c0010) + C 01.00 (4950,c0010) + C 01.00 (4955,c0010) + C 01.00 (49570,c0010) + C 01.00 (49574,c0010) +	
	A.4.3		65	57	48	39	C 01.00 (49978,c0010) C 01.00 (4980,c0010) + C 01.00 (49900,c0010) + C 01.00 (4990,c0010)	
	В	TOTAL RISK EXPOSURE AMOUNT	73,346	73,511	73,112	71,598	C 02.00 (99000,c0010)	Articles 92(3), 95, 96 and 98 of CRR
OWN FUNDS REQUIREMENTS	B.1	Of which: Transitional adjustments included	0	0	0	0	C 05.01 (r0010,c0040)	
	C.1	COMMON EQUITY TIER 1 CAPITAL RATIO (transitional period)	19.12%	19.20%	19.64%	20.81%	CA3(1)	
CAPITAL RATIOS (%)	C.2	TIER 1 CAPITAL RATIO (transitional period)	19.12%	19.20%	19.64%	20.81%	CA3(3)	
Transitional period	C.3	TOTAL CAPITAL RATIO (transitional period)	21.13%	21.21%	21.63%	22.82%	CA3 (5)	
CET1 Capital	D.	COMMON EQUITY TIER 1 CAPITAL (Mily loaded)	14,024	14,111	14,358	14,902	[A.1-A.1.13-A.1.21+MNJA.2+A.1.13-A.2.2- A.2.4+MNJA.4+A.2.2-A.4.3,0),0)]	
Fully loaded CET1 RATIO (%)	E	COMMON EQUITY TIER 1 CAPITAL (1009) (GAUGE) COMMON EQUITY TIER 1 CAPITAL RATIO (fully loaded)	19.12%	19.20%	19,64%	20.81%	A 2.4+MN(A.4+A.2.2+A.4.3,0),0)] [D.1)([8-8.1]	
Fully loaded ⁵	F	CUMMON EQUITY HEX 1 CAPITAL KATIO (Tulty to abed) Adjustments to CET1 due to IFRS 9 transitional arrangements	19.12%	19.20%	19.64%	20.81%	C 05.01 (10440,c0010)	
	F	Adjustments to CE i 1 due to IFHS 9 transitional arrangements Adjustments to ATI due to IFHS 9 transitional arrangements	0	0	0	0	C 05.01 (19440,c0020)	
Memo items	F	Adjustments to AT1 due to IFRS 9 transitional arrangements Adjustments to T2 due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0020) C 05.01 (r0440,c0020)	
	F			0	0			
	•	Adjustments included in RWAs due to IFRS 9 transitional arrangements	0	0	0	0	C 05.01 (r0440,c0040)	



Overview of Risk exposure amounts

		RWAs			
(min EUR, %)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	COREP CODE
Credit risk (excluding CCR and Securitisations) ¹	64,798	65,175	63,903	62,366	C 02.09 (n044, c0110) (C 07.00 (n089, c1220, s001) + C 07.00 (n0110, c1220, s001) + C 07.00 (n0130, c0220, s001) + C 07.00 (n0130, c0220, s001) + C 08.01 (n0400, c2200, s001) + C 08.01 (n0400, c2200, s001) + C 08.01 (n0400, c2200, s002) + C 08.01 (
Of which the standardised approach	64,798	65,175	63,903	62,366	C 02.00 (0060, c0010)-{C 07.00 (10090, c0220, s001) + C 07.00 (10110, c0220, s001)+ C 07.00 (10130, c0220, s001)]
Of which the foundation IRB (FIRB) approach	0	0	0	0	C 02.00 (r0250, c0010) - [C 08.01 (r0040, c0260, s002) + C 08.01 (r0050, c0260, s002) + C 08.01 (r0060, c0260, s002)]
Of which the advanced IRB (AIRB) approach	0	0	0	0	C 02.00 (r0310, c0010)- [C 08.01 (r0040, c0260, s001) + C 08.01 (r0050, c0260, s001) + C 08.01 (r0060, c0260, s001)]
Of which equity IRB	0	0	0	0	C 02.00 (r0420, c0010)
Counterparty credit risk (CCR, excluding CVA) ²	810	822	841	810	C 07.00 (10080, ct220, s001) + C 07.00 (10110, ct220, s001) + C 07.00 (10130, c0220, s001) + C 08.01 (10040, c0280, s002) +
Credit valuation adjustment - CVA	199	217	202	206	C 02.00 (r0640, c0010)
Settlement risk	0	0	0	0	C 02.00 (0490, c0010)
Securitisation exposures in the banking book (after the cap)	52	50	43	36	C 02.00 (0470, c0010)
Position, foreign exchange and commodities risks (Market risk)	998	1,006	1,103	935	C 02.00 (r0520, c0010)
Of which the standardised approach	998	1,006	1,103	935	C 02.00 (r0530, c0010)
Of which IMA	0	0	0	0	C 02.00 (r0580, c0010)
Of which securitisations and resecuritisations in the trading book	0	0	0	0	C 19.00 (0010, c0601)*12.5+C 20.00 (0010,c0450)*12.5+MAX(C 24.00(0010,c0090),C 24.00(0010,c0100),C 24.00(0010,c0100)*12.5
Large exposures in the trading book	0	0	0	0	C 02.00 (r0680, c0010)
Operational risk	4,156	4,156	4,936	4,936	C 02.00 (r0590, c0010)
Of which basic indicator approach	0	0	0	0	C 02.00 (0000, c0010)
Of which standardised approach	4,156	4,156	4,936	4,936	C 02.00 (r0610, c0010)
Of which advanced measurement approach	0	0	0	0	C 02.00 (r0620, c0010)
Other risk exposure amounts	2,334	2,084	2,084	2,309	C 02.00 (r0630, c0010) + C 02.00 (r0690, c0010)
Total	73,346	73,511	73,112	71,598	

¹ The positions "of which" are for information and do not need to sum up to Credit risk (excluding CCR and Securitisations)

² On-balance sheet exposures related to Free Deliveries [according to Article 379(1]] have not been included in 'Counterparty Credit Risk (CCR, excluding CVA). They are instead reported in the 'Credit Risk (excluding CCR and Securitisations)' section.



P&L

(min EUR)	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024
Interest income	3,796	5,495	1,622	3,219
Of which debt securities income	114	163	54	112
Of which loans and advances income	3,321	4,698	1,381	2,737
Interest expenses	1,729	2,623	847	1,679
(Of which deposits expenses)	617	905	324	653
(Of which debt securities issued expenses)	506	700	191	376
(Expenses on share capital repayable on demand)	0	0	0	0
Dividend income	154	154	1	163
Net Fee and commission income	461	596	144	263
Gains or (-) losses on derecognition of financial assets and liabilities not measured at fair value through profit or loss, and of non financial assets, net	5	5	0	0
Gains or (-) losses on financial assets and liabilities held for trading, net	29	33	10	20
Gains or (-) losses on financial assets and liabilities at fair value through profit or loss, net	14	20	10	14
Gains or (-) losses from hedge accounting, net	19	5	-14	-19
Exchange differences [gain or (-) loss], net	0	0	0	0
Net other operating income /(expenses)	39	40	20	47
TOTAL OPERATING INCOME, NET	2,788	3,727	947	2,029
(Administrative expenses)	1,029	1,430	381	787
(Cash contributions to resolution funds and deposit guarantee schemes)	63	76	1	1
(Depreciation)	93	121	23	47
Modification gains or (-) losses, net	0	0	0	0
(Provisions or (-) reversal of provisions)	0	0	0	0
(Payment commitments to resolution funds and deposit guarantee schemes)	0	0	0	0
(Commitments and guarantees given)	0	0	0	0
(Other provisions)	0	0	0	0
Of which pending legal issues and tax litigation ¹	0	0	0	0
Of which restructuring ¹	0	-1	0	0
(Increases or (-) decreases of the fund for general banking risks, net) ²	0	0	0	0
(Impairment or (-) reversal of impairment on financial assets not measured at fair value through profit or loss)	170	269	39	67
(Financial assets at fair value through other comprehensive income)	0	0	0	0
(Financial assets at amortised cost)	170	269	39	67
(Impairment or (-) reversal of impairment of investments in subsidaries, joint ventures and associates and on non-financial assets)	6	40	0	2
(of which Goodwill)	0	0	0	0
Negative goodwill recognised in profit or loss	0	0	0	0
Share of the profit or (-) loss of investments in subsidaries, joint ventures and associates	0	-5	0	0
Profit or (-) loss from non-current assets and disposal groups classified as held for sale not qualifying as discontinued operations	0	0	0	0
PROFIT OR (-) LOSS BEFORE TAX FROM CONTINUING OPERATIONS	1,426	1,787	502	1,124
PROFIT OR (-) LOSS AFTER TAX FROM CONTINUING OPERATIONS	1,171	1,456	399	929
Profit or (-) loss after tax from discontinued operations	0	0	0	0
PROFIT OR (-) LOSS FOR THE YEAR	1,171	1,456	399	929
Of which attributable to owners of the parent	1,171	1,456	399	929

⁽¹⁾ Information available only as of end of the year
(2) For IFRS compliance banks "zero" in cell "Increases or (-) decreases of the fund for general banking risks, net" must be read as "n.a."



Total Assets: fair value and impairment distribution

(min EUR)		As of 30/09/2023	:			As of 31	/12/2023			As of 31/0	33/2024			As of 30/0	6/2024		
		1	Fair value hierarch	y			Fair value hierarchy			,	Fair value hierarch	у		,	air value hierarch	у	
ASSETS:	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	Carrying amount	Level 1	Level 2	Level 3	References
Cash, cash balances at central banks and other demand deposits	15,550				19,957				16,069				17,907				IAS 1.54 (I)
Financial assets held for trading	2,940	128	2,626	186	2,492	119	2,198	175	2,329	170	1,777	382	1,956	182 1,489		285	IFRS 7.8(a)(ii);IFRS 9.Appendix A
Non-trading financial assets mandatorily at fair value through profit or loss	1	0	0	1	1	0	0	1	1	0	0	1	1	0	0	1	IFRS 7.8(a)(ii); IFRS 9.4.1.4
Financial assets designated at fair value through profit or loss	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	IFRS 7.8(a)(i); IFRS 9.4.1.5
Financial assets at fair value through other comprehensive income	11,212	9,600	973	639	11,657	9,170	1,858	629	11,669	10,203	901	565	11,823	10,432	823	569	IFRS 7.8(h); IFRS 9.4.1.2A
Financial assets at amortised cost	99,074				99,730				100,085				99,318				IFRS 7.8(f); IFRS 9.4.1.2
Derivatives – Hedge accounting	1,518	0	1,445	73	1,227	0	913	313	1,026	0	872	154	1,021	0	844	177	IFRS 9.6.2.1; Annex V.Part 1.22; Annex V.Part 1.26
Fair value changes of the hedged items in portfolio hedge of interest rate risk	0				0				0				0				IAS 39.89A(a); IFRS 9.6.5.8
Other assets ^t	4,822				4,560				4,760				4,531				
TOTALASSETS	135,117				139,624				135,938				136,555				IAS 1.9(a), IG 6

⁽II) Portfolios, which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks, are considered in the position "Other assets".

(min B	EUR)			As of 30/09/20	23					As of 31/	12/2023					As of 31/1	03/2024					As of 30/	16/2024			
		Gross carry	ing amount ⁽²⁾		Ac	cumulated impairme	nt ⁽²⁾	Gr	oss carrying amou	nt ⁽²⁾	Acci	amulated impairms	ent ⁽²⁾	Gro	ss carrying amount		Acc	ımulated impairme	ent ⁽²⁾	Gros	ss carrying amount		Accu	mulated impairm	ent ⁽²⁾	
Breakdown of financial assets by instrument and by counterparty sector [‡]		Stage 1 Assets without significant increase in credit risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		Stage 1 Assets without significant increase in credit risk since initial recognition			Stage 1 Assets without significant increase in credit risk since initial recognition	risk since initial		increase in credit	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired		in cradit risk since		crean-impaired	Stage 1 Assets without significant increase in credir risk since initial recognition	Stage 2 Assets with significant increase in credit risk since initial recognition but not credit-impaired	Stage 3 Credit-impaired assets	Stage 1 Assets without significant increase in credit risk since initial recognition			Stage 1 Assets without significant increase in credit risk since initial recognition			References
Financial assets at fair value through other	Debt securities	11,139	73	3	-1	-1	0	11,591	65	3	-1	-1	-1	11,620	48	3	-1	-1	-1	11,774	48	4	-1	-1	-2	Annex V.Part 1.31, 44(b)
comprehensive income		0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	Annex V.Part 1.32, 44(a)
Financial assets at		260	0	0	0	0	0	630	0	0	0	0	0	1,334	0	0	0	0	0	1,509	0	0	0	0	0	Annex V.Part 1.31, 44(b)
amortised cost	Loans and advances	83,839	12,808	2,825	-63	-195	-517	81,251	15,557	2,989	-61	-242	-527	80,998	15,393	3,047	-62	-233	-544	79,902	15,595	2,967	-52	-261	-537	Annex V.Part 1.32, 44(a)

⁽¹⁾ This table covers IFRS 9 specific information and as such only applies for IFRS reporting banks.

⁽F) From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit-impaired at initial recognition are not included in the impairment stages, as it was the case in previous periods



Breakdown of liabilities

OP Osuuskunta

(mln EUR)

		Carrying	amount		
LIABILITIES:	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
inancial liabilities held for trading	3,894	2,966	2,664	2,444	IFRS 7.8 (e) (ii); IFRS 9.BA.6
rading financial liabilities ¹	0	0	0	0	Accounting Directive art 8(1)(a),(3),(6)
inancial liabilities designated at fair value through profit or loss	0	2,210	2,176	2,125	IFRS 7.8 (e)(i); IFRS 9.4.2.2
inancial liabilities measured at amortised cost	111,783	115,046	111,432	112,186	IFRS 7.8(g); IFRS 9.4.2.1
on-trading non-derivative financial liabilities measured at a cost-based method ¹	0	0	0	0	Accounting Directive art 8(3)
erivatives – Hedge accounting	469	376	296	264	IFRS 9.6.2.1; Annex V.Part 1.26
air value changes of the hedged items in portfolio hedge of interest rate risk	0	0	0	0	IAS 39.89A(b), IFRS 9.6.5.8
rovisions	51	59	67	63	IAS 37.10; IAS 1.54(I)
ax liabilities	967	926	877	907	IAS 1.54(n-o)
hare capital repayable on demand	0	0	0	0	IAS 32 IE 33; IFRIC 2; Annex V.Part 2.12
ther liabilities	3,356	3,075	3,283	2,900	Annex V.Part 2.13
iabilities included in disposal groups classified as held for sale	0	0	0	0	IAS 1.54 (p); IFRS 5.38, Annex V.Part 2.14
aircuts for trading liabilities at fair value ¹	0	0	0	0	Annex V Part 1.29
OTAL LIABILITIES	120,520	124,658	120,793	120,889	IAS 1.9(b);IG 6
DTAL EQUITY	14,597	14,966	15,145	15,666	IAS 1.9(c), IG 6
OTAL EQUITY AND TOTAL LIABILITIES	135,117	139,624	135,938	136,555	IAS 1.IG6

⁽¹⁾ Portfolios which are nGAAP specific, i.e. which are not applicable for IFRS reporting banks



Breakdown of liabilities

OP Osuuskunta

(mln EUR)

			Carrying	amount (1
Breakdown of financial liabilitie:	s by instrument and by counterparty sector	As of 30/09/2023	As of 31/12/2023	As of 31/03/2024	As of 30/06/2024	References
Derivatives		4,362	3,337	2,954	2,704	IFRS 9.BA.7(a); CRR Annex II
Short positions	Equity instruments	0	0	0	0	IAS 32.11; ECB/2013/33 Annex 2.Part 2.4-5
SHOLL POSITIONS	Debt securities	2	5	5	4	Annex V.Part 1.31
	Central banks	0	0	0	0	Annex V.Part 1.42(a), 44(c)
	of which: Current accounts / overnight deposits	0	0	0	0	ECB/2013/33 Annex 2.Part 2.9.1
	General governments	7,062	8,432	7,804	8,370	Annex V.Part 1.42(b), 44(c)
	of which: Current accounts / overnight deposits	6,705	8,008	7,331	7,957	ECB/2013/33 Annex 2.Part 2.9.1
	Credit institutions	162	47	60	404	Annex V.Part 1.42(c),44(c)
Donosita	of which: Current accounts / overnight deposits	161	47	60	404	ECB/2013/33 Annex 2.Part 2.9.1
Deposits	Other financial corporations	2,311	2,474	2,592	2,936	Annex V.Part 1.42(d),44(c)
	of which: Current accounts / overnight deposits	2,005	2,280	2,138	2,240	ECB/2013/33 Annex 2.Part 2.9.1
	Non-financial corporations	14,668	15,889	15,201	15,279	Annex V.Part 1.42(e), 44(c)
	of which: Current accounts / overnight deposits	13,306	14,602	13,912	13,975	ECB/2013/33 Annex 2.Part 2.9.1
	Households	48,678	48,415	48,751	49,720	Annex V.Part 1.42(f), 44(c)
	of which: Current accounts / overnight deposits	25,907	24,982	24,501	24,741	Annex V.Part 1.42(f), 44(c)
Debt securities issued		36,507	39,159	36,938	35,943	Annex V.Part 1.37, Part 2.98
Of which: Subordi	nated Debt securities issued	1,387	1,425	1,418	1,415	Annex V.Part 1.37
Other financial liabilities		2,394	2,841	2,260	1,658	Annex V.Part 1.38-41
OTAL FINANCIAL LIABILITIES		116,146	120,598	116,567	117,019	



Market Risk OP Osuuskunta

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	SA					l l	М									IM						
			VaR (Memorani	fum item)	STRESSED VaR	STRESSED VaR (Memorandum item) INCRE MIGRATIC			ALL PRICERIS	KS CAPITAL CH	ARGE FOR CTP		VaR (Memor	andum item)	STRESSED VaR (Memorandum item)		INCREMENTAL DEFAULT AND MIGRATION RISK CAPITAL CHARGE				RGE FOR CTP	
(min EUR)	TOTAL RISK EXPOSURE AMOUNT	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-1)	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt- 1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT	MULTIPLICATION FACTOR (mc) x AVERAGE OF PREVIOUS 60 WORKING DAYS (VaRavg)	PREVIOUS DAY (VaRt-	MULTIPLICATION FACTOR (ms) x AVERAGE OF PREVIOUS 60 WORKING DAYS (SVARAVE)	LATEST AVAILABLE (SVaRt-1)	12 WEEKS AVERAGE MEASURE	LAST MEASURE	FLOOR	12 WEEKS AVERAGE MEASURE	LAST MEASURE	TOTAL RISK EXPOSURE AMOUNT
	As of 30/09/2023	As of 31/12/2023				As of 30	/09/2023									As of 31/1	2/2023					
Traded Debt Instruments	982	990	0	0	0	0							0	0	0	0						
Of which: General risk Of which: Specific risk	738 168	751	0	0	0	0							0	0	0	0						
Of which: Specific risk Equities	168	155	0	0	0	0							0	0	0	0						
Of which: General risk	0	l o	0	0	0	0							ů	0	0	0						
Of which: Specific risk	0	0	0	ō	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk	16	17	0	0	0	0							0	0	0	0						
Total	998	1,006	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
	As of 31/03/2024	As of 30/06/2024				As of 31/	/03/2024									As of 30/0	6/2024					
Traded Debt Instruments	1,086	914	0	0	0	0							0	0	0	0						
Of which: General risk	746	711	0	0	0	0							0	0	0	0						
Of which: Specific risk	235	143	0	0	0	0							0	0	0	0						
Equities	0	0	0	0	0	0							0	0	0	0						
Of which: General risk	0	0	0	0	0	0							0	0	0	0						
Of which: Specific risk	0	0	0	0	0	0							0	0	0	0						
Foreign exchange risk	0	0	0	0	0	0							0	0	0	0						
Commodities risk Total	1,103	21 935	0	0	0	0	0	0	0	0	0		0	0	0	0	0	0	0	0	0	0
Total	1,103	930		U		•					_										•	

Market risk template does not include CIU positions under the particular approach for position risk in CIUs (Articles 348(1), 350 (3) c) and 364 (2) a) CRR), which instead are included in the RWA OV1 template.

eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

					Standardised Ap	proach								
			As of 50/09/2023 As of 31/12/2023											
		Original Esposure ¹	Exposure Velue ¹	Risk exposure amount	Value adjustments and provisions ⁴	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions					
	(minEUR, %)	18,900	22.985	554		22,775	26.883	474						
	Central sovernments or central banks Resignal sovernments or local authorities	4.128	4.313	304		4222	4.391	4/4						
	Public sector entities	72	44	10		73	73	15						
	Multilateral Development Banks	937	1.085			907	1.049							
	International Organisations	636	634			708	706							
	Institutions	2.617	1,609	579		3.032	2,038	603						
	Corporates	42,185	28.663	27.535		42,685	28,883	27.591						
	of which: SME	6,340	4,258	3,416		6,040	4,144	3,327						
	Refail	22,291	12,536	8,905		23,387	14,218	10,174						
Consolidated data	of which: SME	4,252	2,781	1,589		4,134	2,744	1,568						
Consolidated data	Secured by mortstates on immovable property	55,406	55,921	19,701		54,273	53,877	18,988						
	of which: SME	10,703	10,597	3,204		10,416	10,312	3,109						
	Exposures in default	2,984	2,031	2,287	583	3,236	2,071	2,309	753					
	Items associated with particularly high risk	1,545	1,229	1,843		1,391	1,131	1,697						
	Covered bands	5,661	5,661	566		6,054	6,084	608						
	Claims on institutions and corporates with a ST credit assessment	14	7	11		0	0							
	Collective investments undertakings (CIUI)	23	18	224		38	16	201						
	Equity	2,417	2,417	2,417		2,410	2,410	2,410						
	Other exposures	965	965	965		1,181	1,179	907						
	Standardised Total ²	161,686 ⁽¹⁾ Original exposure, unlike Exposure value, is re	140,180	65,608	850	166,383	145,014	65,997	1,121					

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
	IndeEAR, No	Original Exposure ¹	Exposure Value ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	Central governments or central banks	17,173	21.103	564		21.733	25,452	474	
	Regional governments or local authorities	2,571	2.767	0		2,738	2,919	19	
	Public sector entities	70	43	9		72	73	15	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	324	150	13		376	196	16	
	Corporates	34,650	23,003	22,092		34,930	23,154	22,217	
	of which: SME	5,208	3,292	2,624		5,002	3,260	2,605	
	Retait	21,910	12,354	8,793		23,132	14,048	10,067	
FINLAND	of which: SME	4,099	2,647	1,512		4,000	2,628	1,502	
FINLAND	Secured by mortgages on immovable property	56,072	55,626	19,586		54,018	53,623	18,895	
	of which: SME	20,702	10,595	3,204		10,414	10,311	3,109	
	Exposures in default	2,962	2,017	2,270	552	3,092	1,982	2,182	718
	Items associated with particularly high risk	1,500	1,199	1,798		1,353	1,102	1,654	
	Covered bonds	474	474	47		518	518	52	
	Claims on institutions and corporates with a ST credit assessment	.0					0		
	Collective investments undertakings (CIU)	21 2.332	16 2.332	203 2.332		25 2.333	14 2.333	181 2.333	
	Equity			2,332		2,333 1,149	2,333 1.147		
	Other exposures	965	965	965	***	1,149	1,147	888	1.007

					Standardised Ap	proach			
			As of 30/09/2	023				12/2023	
		Original Exposure ^s	Exposure Velue ¹	Flisk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minELR, %) Central governments or central banks	249	275			65	330		
	Regional sovernments or local authorities	1.363	1.363	0		1.294	1.294		
	Public sector entities			0					
	Multilateral Development Banks	0	0	0		0	0	0	
	International Organisations	0	0	0		0	0	0	
	Institutions	342	263	123		430	261	128	
	Corporates	221	193	199		217	190	195	
	of which: SME	0	0	0		0	0	0	
	Retail	10	4	3		20	4	3	
GERMANY	of which: SME								
	Secured by mortstakes on immovable property	19	19	1			10		
	of which: SME Exposures in default	,	· ·	,		,		,	
	Exposures in default Items associated with particularly high risk								
	Covered bands	935	935	93		1.013	1.013	101	
	Claims on institutions and corporates with a ST credit assessment	0	0	0			0	0	
	Collective investments undertakings (CIU)		0	0		0	0	0	
	Equity	0	0	0		0	0	0	
	Other exposures	0		0			0		
	Standardised Total ²				0				

					Standardised Ap	proach			
			As of 30/09/2	023			As of 31	12/2023	
	(minSUR, %)	Original Exposure ¹	Esposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	5	0	0		6	0	0	
	Resional sovernments or local authorities	87	78	0		20	80	0	
	Public sector entities	0	0	0		0	0	0	
	Multilateral Development Banks	0	0	0		0	0	0	
	International Ordanisations	0		0			0		
	Institutions	182 1.449	153 926	31 917		188 1313	159 812	32 812	
	Corporates of which: SME	1,440	53	54		1,313	812	812	
	of which: SME Retail	20	15	11		37	16	12	
	of which: SME								
SWEDEN	Secured by morbiates on immovable property	33	33	12		38	38	14	
	of which: SME	0		0			0		
	Exposures in default	3	1	2	0	100	71	105	20
	Items associated with particularly high risk	0	0	0		0	0	0	
	Covered bands	606	605	61		625	626	63	
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
	Collective investments undertakings (CIUI)	0	0	0		0	0	0	
	Equity	22	22	22		8	8		
	Other exposures	0							
	Standardised Total ²				4				22

		(2) Total value adjustments and provisions per o	ountry of counterparty excludes th	se for securitisation exposures but	t includes general credit risk adjust	ments.			
					Standardised Ap	proach			
			As of 30/09/2	123			As of 31.	12/2023	
		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
LITHUANIA	Committee of the Commit	20 20 0 0 1,1070 530 6 0 0 0 0 0 0 0 0 0 0 0 0 0 1,070 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4 220 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	٥	9 277 0 0 0 1,996 238 238 14 0 4 121 0 0	9 27 77 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 1,527 380 14 17 7 0 4 22 0 0 0	o
	Standardised Total ²				5				5



eba European Banking 2024 EU-wide Transparency Exercise

Credit Risk - Standardised Approach

	OP Osuuskunta											
					Standardised Ap	proach						
			As of 30/09/2	023			As of 31/	12/2023				
		Original Exposure ¹	Esposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²			
	(minEUR, %)											
	Central governments or central banks	712	712	0		594	594					
	Regional governments or local authorities Public sector entities			0			0					
	Multilateral Development Banks	937	1.088			754	896					
	International Organisations	337	337			383	383					
	Institutions	0	0	0		3	3	1				
	Corporates	0	0	0		288	93	19				
	of which: SME	0	0	0		0	0	0				
	Retail	0	0	0		0	0	0				
Other Countries	of which: SME	0	0	0		0	0	0				
Other Oddinings	Secured by mortstaties on immovable property			0		0	0					
	of which: SME Exposures in default	0		0		0	0					
	Exposures in default items associated with particularly high risk											
	Covered bands	0		0			0					
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakings (CIUI)	0	0	0		0	0	0				
	Equity	0	0	0		1	1	1				
	Other exposures	0	0	0		0	0	0				
	Standardised Total ³				0				0			
		TO Original expressors unlike Dynosure value is n										

		(2) roca vaus adjustments and provisions per	ountry or counterparty excludes to	ose for securitization eigosures bu	incudes general credit risk adjust	THEEL.			
					Standardised Ap	proach			
			As of 30/09/2	023			As of 31.	12/2023	
	(minSUR-W)	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	(minEER, 6) Central governments or central banks	***	95				20	Α.	
	Central governments or central banks Regional governments or local authorities	,,		0					
	Public sector entities			0					
	Multilateral Development Banks			0		153	153		
	International Organisations	0	0	0		0	0	0	
	Institutions	228	188	92		216	160	82	
	Corporates	77	69	36		162	157	58	
	of which: SME	0	0	0		0	0	0	
	Retail	2	1	1		2	1	1	
FRANCE	of which: SME	0	0	0		0	0	0	
THANCE	Secured by mortalises on immovable property	5	5	2		5	5	2	
	of which: SME	0	0	0		0	0	0	
	Exposures in default	0		0			0		0
	Items associated with particularly high risk								
	Covered bonds	958	958	96		1,008	1,008	101	
i	Claims on institutions and corporates with a ST credit assessment								
	Collective investments undertakings (CIU)								
	Equity								
	Other exposures								

					Standardised Ap	proach				
			As of 30/09/2	023				/12/2023		
	(minSUR-W)	Original Exposure ³	Exposure Value ¹	fisk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	
	Central governments or central banks	0	0	0		0	0	0		
	Resional sovernments or local authorities	0	0	0		0	0	0		
	Public sector entities	0	0	0		0	0	0		
	Multilateral Development Banks	0	0	0		0	0	0		
	International Organisations	0 47	0 32	0		0 51	0	0		
	Institutions	852	477	476		642	448	445		
	Corporates	652	477	4/0		042	440	440		
	of which: SME Retail.		:							
	Retail of which: SME									
NORWAY	Secured by mortilisies on immovable property	118	81	10		14	14			
	of which: SME						1	1		
	Exposures in default	1	1	1	0	1	1	1	0	
	Items associated with particularly high risk	0	0	0			0	0		
	Covered bands	850	850	85		829	839	84		
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0		
	Collective investments undertakings (CIU)	0	0	0		0	0	0		
	Equity	0	0	0		0	0	0		
	Other exposures	0		0			0			
	Standardised Total ²	1								

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach

			Standardised Approach									
					Standardise	ed Approach						
			As of 31/	03/2024			As of 30	06/2024				
	(MADE NA	Original Exposure ¹	Exposure Value ³	Risk exposure amount	Value adjustments and provisions	Original Expessure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions			
	Central governments or central banks	19.022	23,357	474		20.317	26.634	446				
	Regional governments or local authorities	4.492	4,508	19		4,599	4,807	18				
	Public sector entities	73	75	15		70	73	15				
	Multilateral Development Banks	930	1,059	0		896	1,013	0				
	International Organisations	713	713	0		706	705	0				
	Institutions	3,477	2,229	553		3,564	2,126	508				
	Corporates	41,422	27,330	26,222		40,598	26,618	24,986				
	of which: SME	5,387	3,468	2,774		9,173	6,112	5,037				
	Retail	23,104	13,661	9,783		23,666	13,912	9,986				
Consolidated data	of which: SME	4,005	2,590	1,480		3,962	2,507	1,432				
Consolidated data	Secured by mortalistics on immovable property	55,968	55,502	19,515		55,322	54,815	19,115				
	of which: SME	11,122	10,993	3,305		12,941	12,793	3,978				
	Exposures in default	3,349	2,123	2,309	790	3,369	2,077	2,222	851			
	Items associated with particularly high risk	1,328	1,106	1,658		1,338	1,139	1,709				
	Covered bonds	6,713	6,713	671		6,921	6,921	692				
	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0				
	Collective investments undertakinss (CIU)	18	14	177		18	14	173				
	Equity	2,432	2,432	2,432		2,400	2,400	2,400				
	Other exposures	1,182	1,181	915		1,177	1,175	204				
	Standardised Total ²	164,224	141,972	64,743	1,168	165,062	142,432	63,175	1,231			

					Standardise	ed Approach			
				03/2024			As of 30	106/2024	
	(min DUR. %)	Original Exposure ⁵	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ⁴	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
	Central governments or central banks	17,685	21.632	474		19,330	23,060	446	
	Regional governments or central banks Regional governments or local authorities	3.045	3.072	19		3,062	3.183	18	
	Public sector entities	71	74	15		68	73	15	
	Multilateral Development Ranks					0			
	International Organisations		0	0		0		0	
	Institutions	653	445	14		713	491	19	
	Corporates	33.695	21,772	20.976		32.840	21.098	19.895	
	of which: SME	4374	2,591	2,058		7,478	4.623	3,795	
	Retail	22.854	13,495	9,679		23,402	13,740	9,878	
	of which: SME	3,884	2,477	1,415		3,831	2,391	1,386	
FINLAND	Secured by mortgages on immovable property	55,724	55,259	19,428		55,083	54,576	19,030	
	of which: SME	11,121	10,991	3,304		12,934	12,785	3,975	
	Exposures in default	3,230	2,050	2,207	762	3,249	2,003	2,147	803
	Items associated with particularly high risk	1,305	1,088	1,632		1,320	1,125	1,687	
I	Covered bonds	569	569	57		696	626	70	
I	Claims on institutions and corporates with a ST credit assessment	0	0	0		0	0	0	
I	Collective investments undertakinss (CIU)	16	13	157		16	12	153	
I	Equity	2,350	2,350	2,350		2,354	2,354	2,354	
I	Other exposures	1,150	1,148	895		1,143	1,141	885	
	Standardised Total ²				1,121				1,136

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	106/2024	
	(min ELER, No.)	Original Exposure ⁶	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
GERMANY	Control and extension of control banks in the contr	65 1.700 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5500 1,7850 0 0 0 258 342 4 4 4 7 7 7 7 0 1,700 0 0 0 0 0 0 0 0 0 268 142 27 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 119 184 0 3 0 5 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	٠	655 1,447 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5490 1,447 4 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 113 127 22 3 3 6 0 0 0 115 0 0	
	Standardised Total ²			,	1				1

					Standardise	ed Approach			
			As of 31	63/2024			As of 30	06/2024	
	(min DUR. %)	Original Exposure ^b	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure i	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
SWEDEN	Contral generation or control banks Facility of the control of all of al	3 88 0 0 124 1,301 33 35 30 6 8 5 6 6 7 6 7 6 7 6 7 6 7 6 7 6 7 7 7 8 7 8	0 0 797 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 31 794 27 71 0 0 0 83 3 0 0 0 0 0 74 0 0 0 0 0 0 0 0 0 0 0 0 0	13	6 20 20 20 20 20 20 20 20 20 20 20 20 20	0 80 80 80 80 80 80 80 80 80 80 80 80 80	0 0 0 0 0 20 843 11 10 23 23 25 60 60 60 60 60 60 60 60 60 60 60 60 60	21
	Standardised Total ²				35				22

	(2) Total value adjustments and p	rovisions per country of counterpart	y excludes those for securitisation	exposures but includes general cre	ditrisk adjustments.			
				Standardis	ed Approach			
		As of 31	/63/2024			As of 30	106/2024	
Intel D.S. Ni	Original Exposure ^b	Exposure Value ¹	Rhk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Control demonstration or control basis on the control basis of the contr	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	459	0 0 0 0 1,000 37tc 20 20 4 20 0 0	o	5 200 0 0 0 1,000 723 487 487 0 0 1 1 1 1 0 0 0	5 29 0 0 1,1,111 085 34 34 10 0 0 0	0 0 0 0 1.4606 5333 20 20 2 2 146 0 0 0	1

2024 EU-wide Transparency Exercise Credit Risk - Standardised Approach OP Osuuskunta

	Or Osuuskunta								
					Standardise	ed Approach			
			As of 31	03/2024			As of 30	/06/2024	
		Original Exposure ⁶	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Other Countries	Control of	631 6 777 200 501 0 0 0 0 0 0 0 0 0 0	691 0 0 0 2077 200 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		541 0 743 545 545 545 645 645 645 645 645 645 645	541 0 000 2000 2000 0 3 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5
	Standardised Total ²								41

Compared Follows Compared Fo			(2) local value adjustments and pri	versions per country or counterparty	excludes trace for secures anon-e	exposures out includes general cred	strikaquimens.			
Origin Expanses Department Value regioners and processors Value regioners Value regio						Standardis	ed Approach			
Compared Sequence Comp				As of 31	63/2024			As of 30	106/2024	
Count demonstrate a control tables 0 0 0 0 0 0 0 0 0		Page 10	Original Exposure ⁶	Exposure Value ¹	Risk exposure amount		Original Exposure ¹	Exposure Value ¹	Risk exposure amount	Value adjustments and provisions ²
Claim in infiliation and convolved and \$47 cell presented 6 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	FRANCE	Control assessment or control basis Formal comments or out all and other And a	0 194 174 3 0 6	0 365 372 1 0 6 0 0	555 0 1 2 2 0 0	۰	0 204 185 2 2 0 5 0	0 176 185 0 1 0 0	66 0 1 2 0 0	0

					Standardis	ed Approach			
			As of 31	03/2024			As of 30	06/2024	
	(min EUR. %)	Original Exposure ^L	Exposure Value ³	Risk exposure amount	Value adjustments and provisions ²	Original Exposure ¹	Exposure Value ⁴	Risk exposure amount	Value adjustments and provisions ²
NORWAY	Control assessment or extend banks found assessment or of all analysis found assessment or of all analysis found assessment bents foundated assessment bents foundated assessment foundated foundated assessment foundated foundated assessment foundated foundated assessment foundated found	0 0 0 47 633 0 5 13 1 1 1 1 0 8 8 8	0 0 0 233 456 3 3 13 1 1 1 1 0 886 0	0 0 0 0 7 7 4256 3 3 3 0 0 0 0 0 0 0 0 7 7 7 7 8 9 9 9 9 9 9 9 9 9 9 9 9 9 9 9	٠	0 0 0 0 622 622 7 7 0 0 131 1 1 1 0 0 2 2 7 7 7 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 47 442 3 3 2 2 2 2 2 2 2 5 0 0 0	0 0 0 0 441 2 2 2 2 4 1 1 1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	
l .	Standardised Total ²				1				1



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 30	/09/2023					As of 31	12/2023		
		Origina	al Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure Value ¹	Risk expos	sure amount	Value adjustments
	(mtn EUR, %6)		Of which: defaulted	Value		Of which: defaulted	and provisions		Of which: defaulted	value		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



Credit Risk - IRB Approach

							IRB Ap	proach					
				As of 31	/03/2024					As of 30	/06/2024		
		Origina	al Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments	Original	Exposure ¹	Exposure	Risk expos	sure amount	Value adjustments
	(min EUR, %)		Of which: defaulted	Value ¹		Of which: defaulted	and provisions		Of which: defaulted	Value ¹		Of which: defaulted	and provisions
	Central banks and central governments	0	0	0	0	0	0	0	0	0	0	0	0
	Institutions	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: Specialised Lending	0	0	0	0	0	0	0	0	0	0	0	0
	Corporates - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Secured on real estate property	0	0	0	0	0	0	0	0	0	0	0	0
Canadidated data	Retail - Secured on real estate property - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
Consolidated data	Retail - Secured on real estate property - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Qualifying Revolving	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: SME	0	0	0	0	0	0	0	0	0	0	0	0
	Retail - Other Retail - Of Which: non-SME	0	0	0	0	0	0	0	0	0	0	0	0
	Equity	0	0	0	0	0		0	0	0	0	0	
	Other non credit-obligation assets				0						0		
	IRB Total ²				0						0		

⁽¹⁾ Original exposure, unlike Exposure value, is reported before taking into account any effect due to credit conversion factors or credit risk mitigation techniques (e.g. substitution effects).

⁽²⁾ IRB Total does not include the Securitisation position unlike in the results prior to the 2019 exercise.



General governments exposures by country of the counterparty

						OP Osuuskunta							
						As of 31/12/2023							
						ect exposures	Dire						
Off balance sheet	Off bala		tives	Deriva				heet	On balance si			(mln EUR)	
Off-balance sheet exposures	Off-balance s												
Risk weighted.		h negative fair value	D erivatives wit	sitive fair value	Derivatives with po:		ssets by accounting portfolio	Non-derivative financial a					
amoun	Nominat	Notional amount	Carrying amount	Notional amount	Carrying amount	of which: Financial assets at amortised cost	of which: Financial assets at fail value through other comprehensive income	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets held for trading	Total carrying amount of non- derivative financial assets (net of short positions)	Total gross carrying amount of non-derivative financial assets	Country / Region	Residual Maturity
0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15	Austria	[0 - 3M[
		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0))) 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 6 44	Belgium	[0 - 3M [
												Bulgaria	[0 - 3M[
												Cyprus	[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y]
												Czech Republic	[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more
												Denmark	[0-3M[[3M-1Y[[1Y-2Y] [2Y-3Y[[3Y-5Y]
2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		44	0 0))) 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	4	Estonia	[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y]
		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0				(0 0 0			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	15 5 44 49	Bulgaria Cyprus Czech Republic Denmark	6 - 384



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ce sheet	
												Off-balance she	eet exposures	
					Non-derivative financial as	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M[Finland	30 13 100 122 33 90 538	132 108 129 637 907	5 0 0 0 0	6	65 116 0 0 0 291 365 0 837	232 17 108 129 346 542 534 1,907	0 1 2 3 6 172 105	1,692	0 0 4 13 1 8 45	6 14 179 363 288 555 3,016 4,431	5 1 138 635		27
[0 - 3M[France													
0 - 3M 3M - 1Y 1M - 2Y 1Y - 2Y 2Y - 3Y 3Y - 5Y	Germany	24 100 48 52 2	486 527 0	0 0 0 0	(0 0 244 102 486 429 0 1,281	0 0 0 0 98 0 98	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Greece		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	(0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0 - 3M[Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	ireland													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Italy													



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0.3M[13M-1Y 12Y-2Y 12Y-3Y[13Y-5Y[15Y-10Y 10Y-more	Latvia	0 6 0 1 2 2	1	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 1 1 2 1 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	4 0 0 2 0 0 6		
[0.3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [33'-5Y] [5Y-10Y] [10Y-more	Uthuania	8 0 0 15 0	5 6 6 15 6	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	8 0 0 0 19 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
10 - 3Mf 13M - 1Yf [1Y - 2Yf [2Y - 3Yf] [33' - 5Yf [5Y - 10Yf] [10Y - more	Luxembourg									·		·		
[0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Maita													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Netherlands													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-2Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [110Y - more Total	Portugal	0	6	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0-3M[13M-1Y! 11Y-2Y! [2Y-3Y! [3Y-5Y] [5Y-10Y! [10Y-more	Romania													



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance sh	neet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	tive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M] 13M-1Y 13Y-2Y 12Y-3Y 13Y-5Y 15Y-10Y 10Y-more	Stovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Stovenia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Spain													
Total [0-3M[[3M-1Y[[3Y-2Y[[2Y-3Y[[3Y-5Y [5Y-10Y[[10Y-more	Sweden	1 1 1	0 (0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0	0 0 49 0 15 17	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0 0	15 0 0 0 0 0		0
Total [0-3M] [3M-3Y] [3M-3Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	United Kingdom	8	0 81	0	0	80	0	0	0	0	0	15		0
Total [0-3M[[3M-1Y[11Y-2Y 12Y-3Y 3Y-5Y[[5Y-10Y [10Y-more Total	Iceland													
Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Liechtenstein													
Total [0-3M-[13M-1Y 13Y-2Y [2Y-3Y [3Y-5Y [5Y-10Y [10Y-more Total	Norway													



General governments exposures by country of the counterparty

							OP Osuuskunta							
				_			As of 31/12/2023		_			_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0.3M[3M-1Y 17-2Y [2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Australia													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Canada	0 0 22 0 0	0 29 0 0	0 0 0 0	0	0 0 29 0 0 0	0 0 0 0	0 0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
Total 10.3M1 13M-1Y1 11Y-2Y[12Y-3Y[13Y-5Y[15Y-10Y[110Y-more	Hong Kong	28	29	0	0	29	0	0	0	0	0	0		0
Total [0-3M] [3M-1Y] [1Y-2Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Japan													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	U.S.													
[0.3M[[3M-1V] [1Y-2V] [2Y-3V] [3Y-5V] [5Y-10V] [10Y-more Total	China													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Switzerland													
[0.3M[13M-1Yf 11Y-2Yf [2Y-3Y] [3Y-5Yf [5Y-10Yf [10Y-more	Other advanced economies non EEA													



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 31/12/2023							
						Dire	ct exposures							
	(mln EUR)			On balance sh	eet				Derivat	ives		Off bala	nce sheet	
					Non-derivative financial a:	ssets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value	Off-balance s	heet exposures	
														Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Other Central and eastern Europe countries non EEA													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [SY-10Y] [10Y-more	Middle East													
Total [0.3Mf] [3M-11f] [13Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Latin America and the Caribbean													
10-3M	Africa													
10-3M 10-3M 10-3M 10-3M 13M-1Y 11Y-2Y 12Y-2Y 13Y-5Y 13Y-5Y 15Y-10Y 10Y-more Total	Others	0 0 62 42 277 0	0 0 62 42 279 0	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000			

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

List America: Agentina, Belias, Boliva, Estat, Chile, Colombia, Costa Rica, Deminica, Costa Rica, Deminica, Perus And Barbudo, Anaba, Bahamas, Barbados, Cayman Islands, Caba, French Guisna, Guadeloope, Montinique, Puerto Rica, Saint Barthélemy, Turls And Clicos Islands, Vilgo Islands (Bittas), Vilgo Islands (Bittas),

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, South Sudan, Guinea, Guine

(6) The columns Total carrying amount of non-derivative financial assets (net of short positions) provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(7) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of e04.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Deriva	tives		Off balar	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with po	sitive fair value	Derivatives with	h negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M [Austria	6 6 6 1555	0 0 0 0 155	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0			0 0 0	0	0 0 0		
[10 - 3M [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y more Total	Belgjum	55 433	0 0 0 50 433	0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		
[0 - 3M[Bulgaria													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Сургиз													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Czech Republic													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Denmark													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more Total	Estonia	8 8 3 3 3 3	0 8 1 1 39 3	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 8 1 1 39 3 3		0 0 0	0 0 0 0	0 0 0 0	2 0 0 0 0 0		



General governments exposures by country of the counterparty

							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	neet				Derivat	ives		Off balanc	e sheet	
												Off-balance she	et exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M]	Finland	35 188 13 11: 70: 1.000 62: 3.11:	188 130 112 701 1,008	4 0 0 0 0		131 124 0 32 257 357 0	130 80 444 651	1 4 178 72	1.202	0 0 16 1 4 9 45	0 77 427 136 796 594 2,983 5,013	0 164 674		26
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	France		U ₂ =2.			372		200	0,000	~	0,0.0	2,700		
10 - 3Mf 13M - 1Yf [1Y - 2Yf [2Y - 3Yf] [3Y - 5Yf] [5Y - 10Yf] [10Y - more	Germany	199 199 150 000 477 131	0 197 84 1533 606 473 0	0 0 0 0 0	(0 197 84 153 606 377 0 1,416	0 0 96 0	0	0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Croatia													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Greece		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0		0
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Hungary													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Ireland													
[0.3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Italy													



General governments exposures by country of the counterparty

							As of 30/06/2024		_			_		
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balar	ice sheet	
												Off-balance st	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0-3M[13M-1Y 11Y-2Y 2Y-3Y 3Y-5Y 5Y-10Y 10Y-more	Latvia			0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	5 0 0 5 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 6 0 5 0 4		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Lithuania	22	20 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 2 26 0 0	0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 2		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0
To -3M To -	Luxembourg	A	24	·			40	·		Ü		2		
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Malta													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Netherlands													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Poland													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [3Y - 5Y] [3Y - 5Y] [10Y - more Total	Portugal			0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0		
[0 - 3M] [3M - 1Y [1Y - 2Y [2Y - 3Y [3Y - 5Y [5Y - 10Y [10Y - more Total	Romania													



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	tives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominat	Provisions	amount
[0 - 3M] 13M - 1Y 11Y - 2Y 22Y - 3Y 37Y - 5Y 5YY - 10Y 10Y - more	Stovakia													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [1Y - 2Y] [3Y - 5Y] [15Y - 10Y [10Y - more	Slovenia													
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Spain													
[0 - 3M] [3M - 1Y] [1Y - 2Y] [2Y - 3Y] [3Y - 5Y] [5Y - 10Y] [10Y - more	Sweden	2 6 3.4 1.6 1.6 6	0 49 0 0 14 14 0 6 5 16 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	() () () () () () () () () ()	(0 49 0 14 0 16 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	15 0 0 0 0 0 0		
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	United Kingdom													
10 at	Iceland													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Liechtenstein													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Norway													



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance st	neet				Derivat	ives		Off balan	ce sheet	
												Off-balance sh	eet exposures	
					Non-derivative financial as	sets by accounting portfolio		Derivatives with pos	itive fair value	Derivatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Cärrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount
[0 - 3M]	Australia													
10 a M	Canada	() () () () () () () () () ()	0 30 0 0 0 0 0 0 0 0 0 0	6		0 30 0 0 0 0 0	0 0 0 0 0	000000000000000000000000000000000000000	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0		0
10-3MI 13M-1YI [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] 10Y-more	Hong Kong													
[0.3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more Total	Japan													
[0-3M[[3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	u.s.													
[0-3M] [3M-1Y] [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	China													
[0 - 3M [] [3M - 1Y [] [1Y - 2Y [] [2Y - 3Y [] [3Y - 5Y [] [5Y - 10Y [] [10Y - more]] [10Y - more]	Switzerland													
[0-3M] [3M-1Y [11-2Y [2Y-3Y [3Y-5Y [5Y-10Y [10Y-more Total	Other advanced economies non EEA													



General governments exposures by country of the counterparty

							OP Osuuskunta							
							As of 30/06/2024							
						Dire	ct exposures							
	(mln EUR)			On balance sh	ieet				Derivat	ives		Off balan	ice sheet	
											n negative fair value	Off-balance sh	eet exposures	
					Non-derivative financial a	ssets by accounting portfolio		Derivatives with pos	itive fair value	Denvatives with	n negative fair value			Risk weighted exposure
Residual Maturity	Country / Region	Total gross carrying amount of non-derivative financial assets	Total carrying amount of non- derivative financial assets (net of short positions)	of which: Financial assets held for trading	of which: Financial assets designated at fair value through profit or loss	of which: Financial assets at fair value through other comprehensive income	of which: Financial assets at amortised cost	Carrying amount	Notional amount	Carrying amount	Notional amount	Nominal	Provisions	amount [*]
[0 - 3M[Other Central and eastern Europe countries non EEA													
10 3M	Middle East													
10-3M1 13M-1Y1 [1Y-2Y] [2Y-3Y] [3Y-5Y] [5Y-10Y] [10Y-more	Latin America and the Caribbean													
10 3M	Africa													
10tal 0 - 3M1 3M - 1Y 1Y - 2Y 2Y - 3Y 3Y - 5Y 5Y - 10Y 10Y - more	Others	0 0 62 65 25 0 0	0 0 62 65 257 0 0 386	0 0 0 0 0		0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0		0 0 0 0 0	0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0	0 0 0 0 0	0

Information disclosed in this template is sourced from COREP template C 33, introduced with the reporting framework 2.7, applicable for reports as of 31 March 2018.

[1] Information on sovereign exposures is only available for institutions that have zowereign exposures of at least 1% of total "Debt securifies and loans receivables". Country of breatdown is only available for institutions that had non-domestic sovereign exposures of 10% or more compared to btal sovereign exposures. Where the latter threshold is not met, information is disclosed through the aggregate "Others"

(3) The banks disclose the exposures in the "Financial assets held for trading" portfolio after offsetting the cash short positions having the same maturities.

(4) The exposures reported include the positions towards counterparts (other than sovereigh) on sovereigh credit ink (i), e. CDS, financial guarantees) booked in all the accounting portfolio (on off balance sheet), Irrespective of the denomination and or accounting classification of the positions the economic substance over the form must be used as a criteria for the identification of the exposures to be included in this column. This item does not include exposures to counterparts (other than sovereigh) with full or partial government guarantees by central, regional and local governments.

Other advanced non-EEA: Israel, Korea, New Zealand, Russia, San Marino, Singapore and Taiwan.

Other CEE non-EEA: Albania. Bosnia and Herzegovina. FYR Macedonia. Montenegro. Serbia and Turkey

Middle East: Bahrain, Djibouti, Iran, Iraq, Jordan, Kuwait, Lebanon, Libya, Oman, Qatar, Saudi Arabia, Sudan, Syria, United Arab Emirates and Yemen.

Lists America: Appetition, Belatin, Bel

Africa: Algoria, Egypt, Morocco, South Africa, Agepta, Egypt, Morocco, South Africa, Agepta, Eenin, Bobawaa, Burkina Faso, Burundi, Cameroon, Cape Verde, Central African Republic Of the Congo, Cide D'Inviere, Equatorial Guinea, Eithea, South Sudan, Guinea, Guine

(6) The columns Total carrying amount of non-derivative financial assets (net of short positions) provide information on a net basis, whilst the related 'of which' positions present information on a gross basis.

(?) The values for the 'Other' bucket is calculated subtracting from the reported Total the breakdown of the listed countries. As a result of precision and rounding in the calculation we accept an approximation in the order of eQ4.

(8) Information on Non-derivative financial assets by accounting portfolio is not included for institutions applying nGAAP



Performing and non-performing exposures

ſ					As of 30/09/2023									As of 31/12/2023				
		Oros:	carrying amount/ Nominal a	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative cha	inges in fair value due to			Gres	s carrying amount/ Nominal :	mount		Accumulated impairs credit risk and provisi	nent, accumulated negative ch	anges in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-perform	ing exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due > 30 days and <= 90 days		Of which non-performing ¹		On performing exposures ²	On non-perfor	ning exposures ²	Collaterals and financial guarantees received on non- performing exposures
(min EUR)		,,-		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸					Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸	
Cash balances at central banks and other demand deposits	15,386	0		0		0	0		0 0	19,79	7 0		0	9	0 0			0
Debt securities (including at amortised cost and fair value)	11,474	0	3	3	3	2	0		0 0	12,28	9 0		3	3	3 3	1		1 0
Central banks	0	0		0	0	0	0		0 0		0 0		0	o .	0 0			0
General governments	3,818	0		0		0	0		0 0	3,41	8 0		0	o constant	0 0			0
Credit institutions	6,612	0		0		0	0		0 0	7,79	8 0		0	o constant	0 0			0
Other financial corporations	207	0		0		0	0		0 0	18	5 0		0	o constant	0 0			0
Non-financial corporations	836	0	3	3	3	1	0		0 0	88	7 0		3	3	3 1	1		1 0
Loans and advances(including at amortised cost and fair value)	99,641	60	2,998	2,874	2,825	256	570	51	7 2,123	99,98	4 94	3,18	3,067	2,9	89 302	580	52	7 2,240
Central banks	712	0		0	0	0	0		0 0	59	3 0		0	o .	0 0			0
General governments	1,730	0		0	0	0	0		0 0	1,92	5 0		0	o .	0 5			0
Credit institutions	138	0		0	0	0	0		0 0	7	7 0		0	o .	0 0			0
Other financial corporations	2,612	0	1	7	7	4	6		5 2	2,52	7 0		8	3	7 6	•		5 1
Non-financial corporations	39,049	7	1,061	1,038	944	154	309	26	5 631	38,96	4 19	1,14	1,126	1,0	10 190	304	25	676
of which: small and medium-sized enterprises	18,486	6	799	787	688	67	225	18	6 536	18,21	8 17	81	814	1 7	01 83	222	18	545
of which: Loans collateralised by commercial immovable property	8,607	3	348	343	267	37	87	5	8 252	8,51	1 3	36	362	2 2	77 34	86	5	260
Households	55,400	54	1,930	1,829	1,875	97	255	24	8 1,491	55,89	8 75	2,03	1,934	1,9	71 104	270	26	1,563
of which: Loans collateralised by residential immovable property	44,015	25	1,238	1,160	1,213	29	112	10	9 1,127	44,50	9 39	1,29	1,216	1,2	67 32	117	11	1,178
of which: Credit for consumption	6,481	25	284	271	267	55	78	75	5 141	6,58	0 32	31	304	2	97 57	87	8	4 152
DEBT INSTRUMENTS other than HFT	126,501	60	3,001	2,877	2,828	258	570	51	8 2,123	132,07	94	3,19	3,070	2,9	92 304	581	52	2,240
OFF-BALANCE SHEET EXPOSURES	27,673		208	204	181	13	24	2	4 96	27,23	7	24	242	2	40 16	25	2	9 75

⁽²⁾ For the definition of non-performing exposures please refer to Article 47a(3) of Regulation (EU) No 575/2013 (CRR)

institutions apportises the unumbative amount of expected cried takes since in milk acceptance in mining contract in the contract and acceptance in the con

For the ex-balance sheet home, accommistated impairments and accommistated impairments and accommission in a supariment for the accommission in th

From June 2021, the gross carrying amount of assets and accumulated impairments that are purchased or originated as credit impaired at initial recognition are not included in the impairment stages, as it was the case in previous perior



Performing and non-performing exposures

ſ					As of 31/03/2024									As of 30/06/2024			
		Gross	s carrying amount/ Nominal	amount		Accumulated impair credit risk and provis	ment, accumulated negative ci	hanges in fair value due to			Gros	is carrying amount/ Nominal a	amount		Accumulated impairs credit risk and provisi	ent, accumulated negative changes in fair value due to	
		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²		rming exposures ³	Collaterals and financial guarantees received on non- performing exposures		Of which performing but past due >30 days and <=90 days		Of which non-performing ¹		On performing exposures ²	On non-performing exposures ³	Collaterals and financial guarantees received on nor performing exposures
		an -social andsocial a		Of which: defaulted	Of which Stage 3 ⁸			Of which Stage 3 ⁸			due - 50 days and 50 days		Of which: defaulted	Of which Stage 3 ⁸		Of which Stage 3 ⁸	
(min EUR) sh balances at central banks and other demand deposits	15,912									17,73						-	
				۰	· '		1						1		٠	•	
bt securities (including at amortised cost and fair value)	13,004	0		3 3	1	3	2	1	1 0	13,338	5 0		4 '		4 2	2	2
Central banks	0	0		0			9	0	0	1	0	'	0		0	0	0
General governments	3,457	0		0			0	0	0	3,64	3 0	'	0		0	0	0
Credit institutions	8,598	0		0			0	0	0 0	8,80	7 0	1	0		0	0	0
Other financial corporations	151	0		0			0	0	0 0	15	7 0	1	0		0	0	0
Non-financial corporations	799	0		3	3	3	1	1	1 (725	9 0		4		4 1	2	2
s and advances(including at amortised cost and fair value)	99,654	97	3,31	3,185	3,047	29	5 60	7 54	44 2,352	98,729	9 87	3,25	4 3,18	2,96	7 306	613	537 2,3
Central banks	691	0		0			0	0	0 0	54	1 0		0		0 0	0	0
General governments	2,005	0		0			1	0	0 0	2,179	6 0		0 0		0 1	0	0
Credit institutions	49	0		0			0	0	0 0	36	9 0		0 0		0 0	0	0
Other financial corporations	2,610	0		7			5	6	6 (2,179	9 0		9 9		8 5	6	6
Non-financial corporations	38,542	23	1,14	0 1,129	956	18	9 31	6 26	52 711	38,09	6 12	1,14	4 1,126	92	180	329	262 7
of which: small and medium-sized enterprises	18,696	18	88	7 884	751	7	9 22	8 18	81 610	18,85	7 11	83	7 829	65	13 86	231	182 5
of which: Loans collateralised by commercial immovable property	8,336	5	36	4 363	266	3	8 8	9 5	54 263	8,34	5 4	36	9 365	24	7 33	97	55 2
Households	55,757	74	2,16	6 2,049	2,084	10	0 28	5 27	77 1,640	55,690	8 75	2,10	1 2,04	2,03	119	277	270 1,5
of which: Loans collateralised by residential immovable property	44,235	39	1,36	1 1,269	1,323	3 3	3 12	3 12	21 1,238	44,14	2 44	1,27	8 1,24	1,25	i 47	109	107 1,1
of which: Credit for consumption	6,621	30	34	2 332	315	5	2 9	4 5	92 161	6,696	5 24	36	3 35	34	13 56	104	102 1
BT INSTRUMENTS other than HFT	128,570	97	3,31	6 3,188	3,050	29	60	7 54	45 2,350	129,79	4 87	3,25	9 3,18	2,97	12 307	614	539 2,3
F-BALANCE SHEET EXPOSURES	27,682		23	6 224	260	2 2	2 3	1 3	31 63	27,89	0	22	4 21	15	16 20	30	30
G.) Institutions report here the cur		tosses since initial recognition	for financial instruments subject to i			redit risk for financial instruments	measured at fair value through pr	ofit or loss other than HFT and provis	ions for off-balance sheet exposu	INS.					<u>.</u>	
				fair value due to credit risk are disci- tently with the FINREP sign convent						REP framework (templates F 18.0	00 / F 19.00), which follows a sign of	convention based on a credit/deb	it convention, as explained in Anne	x V, Part 1 paragraphs 10 and 11	of Regulation (EU) 2021/451 - ITS on	Supervisory reporting, However, for the off-balance sheet instru	ments, the same item ('Accumulated
		rying amount of assets and accumu															



Forborne exposures

			As of 30/	09/2023					As of 31/2	12/2023		
	Gross carryin exposures wi measures	g amount of th forbearance			Collateral and financia on exposures with fo		Gross carryin _i exposures wit measures	g amount of th forbearance		exposures with	Collateral and financia on exposures with fo	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(mln EUR)												
Cash balances at central banks and other demand deposits	0	0	0	0	0	0	0	0	0	0	0	0
Debt securities (including at amortised cost and fair value)	0	0	0	0	0	0	0	0	0	0	0	0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	5,078	1,670	274	255	4,491	1,294	4,985	1,661	269	250	4,387	1,296
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	1	0	0	0	1	0	1	0	0	0	1	0
Non-financial corporations	1,040	497	153	144	810	306	977	443	144	135	751	276
of which: small and medium-sized enterprises	821	384	122	116	671		779	366	113	107	638	
Households	4,038	1,173	121	111	3,680	988	4,007	1,218	125	115	3,635	1,020
DEBT INSTRUMENTS other than HFT	5,078	1,670	274	255	4,491		4,985	1,661	269	250	4,387	
Loan commitments given	56	44	4	4	24	17	39	29	4	4	12	6
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne loans and advances that failed to meet the non-performing exit criteria ³	0						0					

⁽¹⁾ Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

⁽P) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 / F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451- ITS on Supervisory reporting. However, for the off-balance sheet instruments, the same item ("Accumulated impairment, accumulated changes in fair value due to credit risk and provisions") is disclosed consistently with the FINREP sign convention. This is because, based on this sign convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(I) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads and advances loads and balances at the lates of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances loads).



Forborne exposures

OP Osuuskunta

İ			As of 31/0	03/2024					As of 30/	06/2024		
	Gross carryinį exposures wit measures	g amount of th forbearance		exposures with		al guarantees received rbearance measures	Gross carryin; exposures wit measures			r exposures with	Collateral and financia on exposures with fo	
		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures		Of which non- performing exposures with forbearance measures		Of which on non- performing exposures with forbearance measures		Of which collateral and financial guarantees received on non-performing exposures with forbearance measures
(min EUR) Cash balances at central banks and other demand deposits				•								
	0	0	0	0	0		0	0	0	0	0	9
Debt securities (including at amortised cost and fair value)						U						0
Central banks	0	0	0	0	0		0	0	0	0	0	
General governments	0	0	0	0	0		0	0	0	0	0	
Credit institutions	0	0	0	0	0		0	0	0	0	0	
Other financial corporations	0	0	0	0	0		0	0	0	0	0	
Non-financial corporations	0	0	0	0	0		0	0	0	0	0	
Loans and advances (including at amortised cost and fair value)	5,357	1,867	312	290	4,641	1,421	5,360	1,821	329	296	4,582	1,414
Central banks	0	0	0	0	0	0	0	0	0	0	0	0
General governments	0	0	0	0	0	0	0	0	0	0	0	0
Credit institutions	0	0	0	0	0	0	0	0	0	0	0	0
Other financial corporations	16	0	0	0	15	0	13	0	2	0	10	0
Non-financial corporations	1,348	615	181	170	1,038	379	1,503	617	201	180	1,132	416
of which: small and medium-sized enterprises	1,064	476	128	122	907		1,054	439	132	125	894	
Households	3,994	1,252	130	120	3,589	1,042	3,844	1,205	126	116	3,440	998
DEBT INSTRUMENTS other than HFT	5,357	1,867	312	290	4,641		5,360	1,821	329	296	4,582	
Loan commitments given	139	76	11	4	47	26	141	55	10	6	46	28
QUALITY OF FORBEARANCE ²												
Loans and advances that have been forborne more than twice ³	0						0					
Non-performing forborne toans and advances that failed to meet the non-performing exit	0						0					

(1) Forborne exposures are debt contracts in respect of which forbearance measures as defined in Article 47b(1) and (2) CRR have been applied

(2) For the on-balance sheet items, accumulated impairments and accumulated negative changes in fair value due to credit risk are disclosed with a positive sign if they are decreasing assets. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (templates F18.00 F19.00), which follows a sign convention based on a credit/debit convention, as explained in Annex V, Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/461-115 on Supervisory reporting, However, for the off-balance sheet instruments, he same item ('Accumulated impairment, accumulated ranges in fair value due to credit risk and provisions) is disclosed consistently with the FINREP sign convention. This is because in the size is convention, the provisions on off-balance sheet commitments are generally reported with a positive sign.

(3) The information applies only to banks meeting at least one of the criteria for significance and having a ratio of non-performing loans and advances (excluding loans and advances classified as held for sale, cash balances at central banks and other demand deposits) of 5% or



Breakdown of loans and advances to non-financial corporations other than held for trading OP Osuuskunta

i			As of 3	30/09/2023					As of 3	1/12/2023					As of 3	31/03/2024					As of 3	0/06/2024		
	Gross carry	ingamount				Accumulated	Gross carry	ing amount				Accumulated	Gross carry	ingamount				Accumulated	Gross carry	ingamount				Accumulated
(min EUR)		Of which: non- performin	g of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ²		Of which: non- performing	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ¹	negative changes in fair value due to credit risk on non-performing exposures ¹		Of which: non- performin	of which: defaulted	Of which loans and advances subject to impairment	Accumulated impairment ²	negative changes in fair value due to credit risk on non-performing exposures ¹
A Agriculture, forestry and fishing	1,376	71	68	1,375	28	0	1,361	70	69	1,360	30	0	1,368	75	73	1,367	31	0	1,350	73	70	1,350	28	0
B Mining and quarrying	139	32	32	139	22	0	122	6	6	122	3	0	110	6	6	110	3	0	134	5	5	134	3	0
C Manufacturing	3,966	219	215	3,966	79	0	3,840	197	189	3,840	81	0	3,876	163	158	3,876	81	0	3,638	141	137	3,638	82	0
D Electricity, gas, steam and air conditioning supply	4,470	15	8	4,470	5	0	4,677	15	15	4,677	6	0	4,599	12	12	4,599	6	0	4,009	13	13	4,009	6	0
E Water supply	297	3	3	297	1	0	282	3	3	282	1	0	285	3	3	285	1	0	281	4	4	281	1	0
F Construction	2,442	111	110	2,442	73	0	2,345	228	228	2,345	134	0	2,242	232	232	2,242	138	0	2,138	250	248	2,138	142	0
G Wholesale and retail trade	3,993	71	68	3,993	43	0	3,979	88	85	3,979	49	0	3,755	97	94	3,755	52	0	3,732	92	84	3,732	51	0
H Transport and storage	1,588	36	35	1,587	13	0	1,592	32	31	1,592	12	0	1,573	32	32	1,572	11	0	1,609	38	37	1,609	12	0
I Accommodation and food service activities	277	27	27	277	7	0	271	29	29	271	8	0	263	31	31	263	8	0	257	30	29	257	8	0
J Information and communication	1,132	14	14	1,132	7	0	1,174	15	14	1,174	8	0	1,279	16	15	1,279	10	0	1,213	18	18	1,213	10	0
K Financial and insurance activities	1,625	6	6	1,625	4	0	1,603	10	10	1,603	5	0	1,585	11	11	1,585	5	0	1,811	18	18	1,811	6	0
L Real estate activities	14,803	377	374	14,803	137	0	14,803	366	363	14,803	112	0	14,834	373	373	14,834	109	0	15,044	352	352	15,044	110	0
M Professional, scientific and technical activities	1,524	22	22	1,524	15	0	1,487	18	18	1,487	14	0	1,427	25	25	1,427	18	0	1,413	28	28	1,413	14	0
N Administrative and support service activities	815	24	24	815	9	0	793	25	25	793	10	0	754	24	24	754	8	0	846	41	41	846	11	0
O Public administration and defence, compulsory social security	32	0	0	32	0	0	32	0	0	32	0	0	32	0	0	32	0	0	34	0	0	34	0	0
P Education	38	2	2	38	0	0	37	1	1	37	0	0	37	2	2	37	0	0	36	1	1	36	0	0
Q Human health services and social work activities	317	9	9	317	4	0	314	9	9	314	5	0	307	10	10	307	5	0	307	10	9	307	4	0
R Arts. entertainment and recreation	146	21	21	146	14	0	151	28	28	151	14	0	151	28	28	151	15	0	148	29	29	148	16	0
S Other services	73	2	2	73	1	0	102	2	2	102	2	0	67	2	2	67	2	0	94	2	2	94	2	0
Loans and advances	39,049	1,061	1,038	39,048	463	0	38.964	1.142	1.126	38.963	494	0	38.542	1.140	1.129	38.541	505	0	38.096	1.144	1.126	38.095	510	0

¹¹The items' accumulated impairment' and 'accumulated negative changes in fair value due to credit fisk on non-performing exposures' are disclosed with a posible sign if they are decreasing an asset. Following this sign convention, information is disclosed with the opposite sign of what is reported according to the FINREP framework (template F06.01), which follows a sign convention based on a credit/debit convention, as explained in Anner V. Part 1 paragraphs 10 and 11 of Regulation (EU) 2021/451-ITS on Supervisory reporting.